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Impacts of Government Interventions on Small Scale Enterprises in Dekina Local Government Area of Kogi State, Nigeria

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ABSTRACT

This study focuses on the impacts of government interventions on small scale enterprises in Dekina Local Government Area of Kogi State. The specific objectives of the study included an investigation of the challenges affecting Small Scale Enterprises in Dekina Local Government Area, the nature of government intervention programmes and its relevance to small scale enterprises in Dekina Local Government Area, the accessibility of the intervention programmes to Small Scale Enterprise operators in Dekina Local Government Area and the strategies that can be used to overcome the challenges of accessibility to the interventions. Using dependency theoretical framework, the study adopted cross sectional survey research design. The population of the study was about 2000 while the sample size of 322 was determined using Krejcie and Morgan statistical table. Multi-Stage and purposive sampling technique were utilized to study the entire sample of the respondents. Two hypotheses formulated were tested using Chi-square and Multiple Linear Regression. The findings of the study revealed that there is a positive relationship between government interventions and the growth of small scale business enterprises in Dekina Local Government Area, Kogi State. It was also established that corruption, political interference and administrative obstacles such as high interest rates, heavy collateral etc. were the major factors affecting the accessibility of SSE operators to the government interventions, including inadequate awareness of SSE operators about government interventions. Arising from the findings, it was recommended among others that there should be sensitization on the existence of the interventions and the criteria for accessing the intervention be made easily accessible and available to all categories of small scale enterprises operators irrespective of their socio-cultural backgrounds and political affiliations as the case may be.

KEYWORDS

Small Scale Enterprises, SMEs, Government Intervention Programme, Impact, Dekina LGA, Kogi State, Nigeria.

1.1 Introduction

Small Scale Enterprises (SSEs) appear to have been seen as an essential impetus to economic growth and development in every economy around the world. This is why SSEs occupy the place of pride in virtually every country or state, as they are seen to represent an engine of growth and catalyst of socio-economic development of any state. This is because SSEs represent a veritable vehicle for the achievement of national economic aim and objectives, including provision of employment opportunities, indigenous technology, and poverty reduction at low investment cost as well as the development of entrepreneurial capabilities in the citizenry (Aremu, 2014).

Empirical facts from relevant and related literature showed that prior to the 19th century, cottage industries (mostly small and medium scale businesses) controlled the economy of Europe (SME, 2003). The industrial revolution from the age changed the status quo and introduced mass production. The twin 'oil shocks' during the 1970s undermined the mass production model and triggered an unexpected re-appraisal of the role and importance of small scale enterprises in the global economy (International Finance Corporation, 2001).

Since the attainment of Nigerian independence in 1960, every known regime recognizes the importance of promoting small and medium scale enterprises as the basis of economic growth and development (SME, 2004). Apart from increasing per-capita income and output, small scale enterprises generally promote effective resource utilization in the country (Ogujiuba, 2004, SME, 2004).

As a result, several specialized financial institutions in charge of micro-credit and policy instruments were established to enhance the development of small scale enterprises. They include Nigerian Bank for Commerce and Industry (NBCI), Nigeria Agricultural Co-operative and Rural Development Bank (NACRDB), National Economic Reconstruction Fund (NERFUND), Bank of Industry (BOI) among others. The above mentioned micro credit lending institutions were established to provide monetary and fiscal support for Small and Medium Enterprises (Iba, 2007).

Other policy oriented institutions include Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), Entrepreneurship Development Policy (EDP) spearheaded by the National Directorate of Employment (NDE), Small Scale Credit Scheme (S.S.C.S), National Association of Small Scale Industries (NASSI), Industrial Development Centres (IDC), Small and Medium Enterprises Equity Investment Scheme (SMEEIS), among others. They were introduced to offer technical and financial assistance to small scale enterprises. The pivotal thrust of setting up these institutions as interventions by the government is for the enhancement of small and medium enterprises growth for them to live up to expectation (SMEDAN, 2004).

The establishment of the Social Intervention Programme (SIP) by the President Buhari Muhammodu led administration in the year 2016 includes Government Enterprise and Empowerment Programme (GEEP) aimed at providing interest and collateral free credit loans to millions of Small and Medium Scale Enterprises operating at the bottom of the Nigerian economic pyramid in the country through the instrumentality of Trader moni, Farmer moni and Market moni initiatives among others.

Even to cushion the adverse effects of the Coronavirus (COVID-19) outbreak in Nigeria on SSEs and SMEs, palliative measures were also set up by the Central Bank of Nigeria (CBN) to pad the unfavorable impacts of the pandemic on business enterprises, and so CBN dispatched 50 billion Targeted Credit Facility (TCF) as one of the palliative strides to help Small and Medium Scale Enterprises affected by the novel Coronavirus pandemic.

Federal Government's Survival Fund Program which commenced operation on Monday 21st September, 2020 is another intervention programme by the government aimed at helping in the digital registration, onboarding and management of Micro, Small and Medium Enterprises in Nigeria. The program includes Payroll Support for private schools, Guaranteed Offtake and Micro, Small and Medium Enterprise (MSME) Grant for all other sectors. The Customer Relationship Management (CRM) & Management Information System (MIS) Platform also enabled the inventory management of the Guaranteed Offtake Scheme. This program is part of the Economic Sustainability Plan of the federal government, which aims to support and protect these businesses from the potential vulnerabilities brought about by the outbreak of novel Coronavirus (COVID-19) pandemic with the aim to address the problems/constraints being encountered by SMEs so they can live up to expectation.

Scholars such as Jibrilla (2013) and Alabi et al., (2019) among others have examined the impacts of government intervention programmes on Small Scale Enterprises, Small Micro and Medium Enterprises across the various local governments areas in Nigeria but to the best knowledge of the researchers, no study of this nature has been carried out in Dekina Local Government Area of Kogi State, Nigeria. Hence this study bridged this gap in the body of literature.

However, irrespective of all these interventions by government to lift SSEs to the expected target, they have however performed poorly in their optimal role to the socio-economic development of Dekina Local Government Area in particular, perhaps, due to the problems of access and poor management and even lack of awareness of such intervention programmes by the SSEs operators. The issues of relevance of these interventions; their effectiveness and the sensitization of the SSEs operators on the existence of the interventions have posed a serious setback to the aims and objectives of the intervention programmes. Therefore, there is need to investigate and assess why these interventions on SSEs seem not to have achieved its goals in relation to the growth and development of Dekina Local Government Area, Kogi State.

1.2 Research Questions

This study sought to provide answers to the following questions:

i. What are the challenges affecting Small Scale Enterprises in Dekina Local Government Area?
ii. What are the government interventions to Small Scale enterprises in Dekina Local Government Area?
iii. How relevant are those interventions to the growth of Small Scale Enterprises in Dekina Local Government Area?
iv. What are the factors affecting the accessibility of those interventions by Small Scale Enterprise in Dekina Local Government Area?
v. What strategies can be used to overcome the challenges?

1.3 Aim and Objectives of the Study

The aim of this study was to examine the impact of government interventions on Small Scale Enterprises in Dekina Local Government of Kogi State.

The specific objectives of the study includes:

i.   To identify the challenges affecting Small Scale Enterprise operators in Dekina Local Government Area.

ii.   To find out the government interventions to small scale enterprises in Dekina Local Government Area.

iii. To assess the relevance of the intervention to the growth of small scale enterprises in Dekina Local Government Area.

iv.   To examine the challenges of accessibility of the intervention by Small Scale Enterprise operators in Dekina Local Government Area.

v.   To find out the strategies that can be used to overcome the challenges.

1.4. Research Hypothesis

In order to ascertain the relationship between the variables involved in this study, both null and alternative hypothesis were formulated as follows:

Hypothesis I

Ho: There is no significant relationship between government interventions and the growth of small scale enterprises in Dekina LGA.

H$_I$: There is a significant relationship between government interventions and the growth of small scale enterprises in Dekina LGA.

Hypothesis II

H$_o$: Corruption, political interference and administrative obstacle are factors affecting the accessibility of government interventions by SSE operators in Dekina LGA.

H$_I$: Corruption, political interference and administrative obstacle are factors affecting the accessibility of government interventions by SSE operators in Dekina LGA.

1.5. The Scope of the Study

This study investigated the impact of government interventions on Small Scale Enterprises in Nigeria using Dekina Local Government Area of Kogi State as case study. This research therefore covered different government interventions and how they influence the growth of small scale enterprises. It also examined different government agencies and how effective they are in the growth of small scale business as well as factors that generally affect the growth of small scale enterprises in the study area.

1.6. Significance of the Study

The significance of this study is in the fact that the theoretical and practical significance of a study like this cannot be overemphasized given the notion that everybody is a potential beneficiary of development and so, this study will enlighten entrepreneurs and the general public on how government policy can positively or negatively affect the growth of small scale enterprises as the study was based on the impact assessment of the interventions by government at all levels.

Practically, the findings of this study will hopefully reveal the factors responsible for the poor performance of small scale enterprises, and suggest ways to overcome them. It will also help in suggesting the best way of promoting and facilitating micro-credit and policy instruments or interventions in order to accelerate the growth of the small scale enterprises in the country as it will

equally be a useful guide for the government policy makers in formulating policies that will contribute to the nation's GDP through the growth of small scale enterprises.

Theoretically, the study will be of great importance. Thus, despite the vast literature on government interventions on small scale enterprises, their precise impact on small scale enterprises especially in Dekina Local Government and the factors affecting the effectiveness of these interventions have not been addressed in the study area. This literature gap becomes critical when it is recognized that the essence of the interventions is to enhance the performance of small scale enterprises being the drivers of economic development. The study bridged this obvious gap in the body of knowledge especially in this area. Also, it is hoped that the result of the study will serve as a good base for future research. It will serve as a reference material for researchers in this area.

2.1 Literature Review

The review of relevant and related literature for this paper was done in accordance with the aim and objectives of the study under the following sub-headings:

2.1.1 Conceptual Clarifications

The definitions of the following concepts are clarified as used in this study:

Enterprise

This refers to organization engaged in micro, small and medium scale economic activity for the major purpose of making profit or return on investment.

Small and Micro Enterprises (SMEs)

These are enterprises with asset base not exceeding N1.5 million (excluding cost of land) and/ or 10 employees (SMEDAN, 2003).

Medium Scale Enterprises (MSEs)

These are enterprises with asset base not exceeding N200 million and or 300 employees (SMEDAN, 2003).

Small Scale Enterprises (SSEs)

The definition of what constitutes small scale enterprises varies from country to country, depending on the country's level of development. Even within a country it changes over time. However, despite the variations, it is necessary to classify the definition of small scale enterprises based on assets and the number of employees, side-by-side with the level of development and sophistication of the economy. These are enterprises with asset base not exceeding N50 million and or 100 employees (SMEDAN, 2003). In Nigeria, the Federal Government Small Scale Business Development Programme (SBDP) sees a small scale enterprise as any manufacturing, process or service industry with a capital investment not exceeding N150,000.00 in machinery and equipment and employing not more than 50 workers (Osuala, 2004). The Central Bank of Nigeria (CBN), for the purpose of credit guideline to financial institutions classifies as small scale enterprises those enterprises with an annual turnover between the ranges of N100. 000.00 To N50, 000.00; with less than 50 employees; with asset base (excluding real estate) of not less than 1 million (CBN, 1989).

2.1.2 Challenges Affecting the Performance of Small Scale Enterprises Operators in Nigeria amidst the Interventions

Most SSEs have failed to perform at a level that makes them contribute to the growth of the economy as a result of challenges hindering their optimum functioning. It is expected that SSEs possess the potential to contribute to the economic development of Dekina local government area through the provision of variety of products, increase in standard of living of the people, reduction in unemployment rate and alleviation of poverty. But, it is observed that so many factors limit the potentials of these SSEs to a very great extent and some of the challenges faced by SSEs particularly in Dekina LGA and Nigeria generally include but not limited to the following:

Marketing Problem: SSEs often experience problem of marketing their goods and services. They fail to learn and employ marketing principles. Instead of making considerable sales and realising profits, they make very low sales and incurring losses (Olorunshola, 2001).

Economic Situation: According to Mawoli & Aliyu (2010), high foreign exchange rate, galloping inflations, and unstable monetary and fiscal policies pose problem for small business owners. Also, low literacy level among owners make deep understanding of the implications of certain monetary and fiscal policies very difficult especially when the policies are frequently changed.

Cultural Problem: When small business owners make enough profits, rather than plough back into the business or exploit new opportunities, majority prefer to expend on unproductive activities like marrying a new wife, organising a party etc, which eventually leads to shortage of funds for them to utilise in keeping their business going (Olorunshola, 2001).

Location Problem: Some SSEs are situated in places that are remote; hence making it difficult for customers to access. Some also deal in goods and services not highly needed in location in which the business is operating (Olorunshola, 2001).

Ineptness of Managerial and Entrepreneurial Skills: Majority of small business owners in Nigeria have little or no managerial skills and often run their businesses based on luck. According to Owuala (2001), it is not an overstatement that many owners of small scale enterprises lack the requisite managerial skill to manage their enterprises effectively.

Financial Indiscipline: According to Ogujiuba (2004), Stiglitz & Weis (1981), and Olorunshola (2001) most small scale operators deliberately divert loans obtained for project support to ostentatious expenditure (i.e. financial indiscipline). Some do not divert, but refuse to pay back as and when due, the interest and the principal, because of the misconceived notion of sharing the so-called national cake.

Insincerity to Keep the Lending Rules by SSEs Operators: The inability of small scale enterprises operators to satisfy lending rules constitutes another problem to them (Ogujiuba, 2004, SMEDAN, 2003). Small scale enterprises lending regulation according to Ogujiuba, (2004) can be categorized into four main distinct rules. These are: the Financial Statement Rule; the Asset-Based Rule; Credit Scoring; and Relationship Lending Rule.

Lack of Access to Credit and Capital Market: Dearth of finance is a serious problem faced by small-business owners. Owners find it difficult to raise funds for investment from the financial markets (Fayomi, 2012). However, when banks decide to grant them credit, it is usually at a high interest rate (Mawoli & Aliyu, 2010).

Inadequate Provision of Essential Services: Inadequate provision of essential services such as telecommunication, access roads, electricity and water supply constitutes one of the greatest constraints to SSEs development. Most SSEs resort to the private provisioning of these at huge costs (UNN, 2004, Olorunshola, 2001).

Low Level of Education: Low educational background has also been identified as a problem. Lack of relevant educational background and thorough business exposure constrains the ability of the operators to seize business opportunities that may lead to growth and expansion (Osuala, 2004).

2.1.3 Government Intervention Programmes in Nigeria

This refers to several efforts made by the government in diverse ways in order to encourage the growth, survival and full participation of small scale enterprises in the socio-economic development of the country. These include National Center for Biotechnology Information (NBCI), Nigerian Agricultural Cooperative and Rural Development (NACRDB), Bank of Industry (BOI) and National Economic Reconstruction Fund (NERFUND). Others are Electronic Data Processing (EDP), Work for Yourself Programme (WFYP), Identity document (ID) and Small and Medium Enterprises Development Agency of Nigeria (SMEDAN).

The most recent ones includes the Social Investment Programmes such as Npower, Trader Moni, Farmer Moni and Market Moni Programmes designed in 2016 to boost SSEs in Nigeria. Likewise during the Covid-19 pandemic, Federal Government of Nigeria through various agencies and parastastals introduced Covid-19 loans including Survival Funds Programme, National Youth Investment Funds (NYIF), Agri-Business/Small and Medium Enterprise Investment Scheme (AGSMEIS) among others to help and improves business enterprises across all local government in the country. From Federal Government loans for small businesses in Nigeria to CBN intervention funds, the government has set several measures in place to ensure smooth running of business enterprises. But the major problem is that most SSEs owners don't have an idea that these intervention funding programmes exist.

2.1.4 Relevance of Government Intervention Programmes on Small Scale Enterprises in Nigeria

Government policies in favouring small scale enterprises in Nigeria are traceable to the 1960s, with the establishment of the then Eastern Nigeria Ministry of Trade and Industry (i.e the first industrial development centre in Owerri). This was to provide modest loan management and other technical assistance to the small and medium enterprises sector with the assistance drawn from the United States Agency for International Development (USAID), Netherland Technical Team (N.T.T.) and the International Labour Organisation (ILO).

The Bank of Industry (BOI) is an amalgam of the former Nigerian Industrial Development Bank, the Nigeria Bank for Commerce and Industry, and the National Economic Reconstruction Fund (NERFUND). It was set up 2000 with the principal objective of providing credit to the industrial sector, including the small and medium scale enterprises (Olorunshola, 2001).

In addition, the Small and Medium Enterprises Development Agency (SMEDA) was established by the SMEDAN act of 2003 to promote the development of Micro, Small and Medium Enterprises (MSME) sector of the economy. An important objective of SMEDAN is to establish a structured and efficient MSME sector that will enhance sustainable economic development of Nigeria (SMEDAN, 2003). Also, awareness programmes have been put forward to promote small scale enterprises in the country. They include:

Industrial Development Centres (IDCs), Working For Yourself/Entrepreneurship Development Programme (WFYP/EDP), and Training the Trainers Programme.

The state governments, through their ministries of commerce and industries also promote the development of small and medium scale enterprises through the above mentioned awareness programme, and state owned finance and investment companies, which provide technical and financial assistance to SMEs. However, owing to numerous constraints, some were less active than others (CBN, 2005).

The National Directorate of Employment (NDE), established in 1986, is another channel through which government has promoted the development of SMEs. In January 1987, NDE launched a number of programme to generate self-employment. These were (i) Small Scale Industries (SSI), (ii) Agriculture, (iii) Youth Employment and Vocational skills Development and transfer to the relevant sector or sub-sector. This brought about a remarkable improvement in credit to the SMEs as banks continued to meet the minimum sectorial credit requirement while it lasted (CBN, 1989, SMEDAN 2005, Olorunshola, 2001). The aims and objectives of these interventions is just to enhance the small scale enterprises for their full potential to be exploited.

2.1.5 Challenges Affecting the Accessibility and Effectiveness of Government Intervention Programmes by Small Scale Enterprises in Nigeria

Nigeria is known globally as a petro-economy but, in reality, it is a country of small business people. These entrepreneurs, including informal traders, cottage industry workers, and smallholder farmers, collectively power Africa's largest economy. Operating in one of the world's most difficult business environments, these Micro, Small, and Medium-scaled Enterprises (MSMEs) face many challenges in accessing government intervention programs. Foremost among these is corruption in its many different forms.

Although Nigerian MSMEs face many challenges—high borrowing costs, multiple taxation, currency volatility, insufficient electrical power, poor roads, unfair land tenure laws, crime and insecurity, among others—experts and small business people themselves consistently rank corruption among the most dangerous of it all (Mathew & Celestine, 2019).

Firstly, there is retail level (bottom-up) corruption: These include shakedowns by licensing and permitting officials, extortion by safety inspectors, predatory taxation, as well as racketeering police, customs officers, and local gang members known as area boys (Hassan, 2018).

Secondly, MSMEs are impacted by strategic level (top-down) corruption: Top-down corruption does not simply incur opportunity costs by diverting funds that could have been used to help develop Nigeria's economically vital SSE sector. It also has significant, long-term multiplier effects through missing tax revenue and lost employment opportunities. Nigeria where the unemployment rate increased 5 percent last year to hit 23 percent, desperately needs the jobs that a thriving SSE sector could provide (Mathew & Celestine, 2019). This unemployment enables violent extremism, and it fuels outmigration and rural-to-urban migration that compounds the socioeconomic challenges in Nigeria's sprawling, unplanned cities.

The day-to-day operations and longer-term programs and policies undertaken by Nigerian government SSE-focused agencies are replete with challenges that undermine the effectiveness of the intervention programmes and among which are identified and explain as opined by Mathew & Celestine (2019) as follows:

i. Lack of Transparency

A significant red flag that all Nigerian government MSME programs share is a lack of basic financial and operational transparency. Not only do these agencies fail to publish sufficiently detailed data about their program expenditures, loan activities, and overhead expenses, they do not disclose the names of firms to whom they award lucrative contracts (Kemi, 2019).

ii. Poor Accountability

Among the most problematic causes and consequences of this lack of transparency are widespread accountability failures. Despite weathering several corruption scandals, these agencies have not put basic anti-corruption measures in place. Nor has the Buhari administration or its predecessors required them to do so. Neither SMEDAN, the CBN, the BOI, nor any of their sister agencies proactively share information, making it more difficult for legislators, business people, civil society, or the press to hold them accountable for how they spend public funds.

iii. Bureaucratic Obstacles

At the retail level, bureaucratic obstacles and convoluted processes create opportunities for toll-taking—a type of corruption in which mid-to-low-level officials demand bribes in exchange for performing routine duties such as processing paperwork or issuing permits. Babatunde (2019) reported that "Many of our members are crying," commented one chamber of commerce representative, who further noted that the members are unable to afford the huge up-front costs (documentation, bribes, fees, tax payments, collateral, and interest) needed to access government MSME programs. Because this toll-taking is not centrally coordinated, it adds up quickly and can easily negate any benefit a small business operator might gain from participating in a government program.

iv. Policy Incoherence

Other red flags are the glaring policy missteps and deliberate circumvention of program guidance that create corruption opportunities for officials or their political allies. Though counterintuitive, such self-destructive actions allow officials to eat through the management expenses and unsustainably give out loans and contracts knowing that the program will soon collapse, be written off by politicians, and after a short hiatus be replaced with a new program ripe for exploitation.

v. Political Interference

As MSME corruption has blossomed in recent years, political involvement has increased. This is reflected by the customary appointment of party loyalists rather than experienced technocrats to head SMEDAN. Political interference also manifests itself in the form of top-down contract fraud. Politicians and civil servants routinely use briefcase companies to hijack lucrative contracts and direct them to their political allies, friends, and family members (Evbuomwan et al, 2013).

2.1.6 Empirical Reviews

Jibrilla (2013) examined the impact of government interventions on Small Scale Enterprise in Mubi North local government Area of Adamawa State. The study focused its empirical verification on three key areas which are very fundamental to the study, viz: perception of SSEs operators about government interventions the relevance of these interventions to them, and the accessibility of these interventions. Data were collected through interviews and questionnaire. Percentage and Chi-square

techniques were used to describe and analysed the results obtained from the field. However, the available data indicates that government intervention schemes/programmes aimed at elevating the SSEs to the expected targets in the area, lacks the awareness of the SSEs operators. Again, the available data shows that accessibility to the intervention by SSEs operators is not easy. As a result SSEs operators do not feel the relevance of these interventions. Meanwhile, the findings of this study commemorate with the findings of this current study in Dekina Local Government Area.

Alabi et al., (2019) also investigated the impact of government policies on business growth of small and medium enterprises that operates in six states that made up the South-west geopolitical zone of Nigeria. The study adopted descriptive ex-post facto type and involved both primary and secondary data. The researcher used stratified sampling technique for determination of exact sample population to use for the study. Structured questionnaires were used as the main tools data collection. Both the descriptive and inferential analytical techniques of the SPSS packaged were used to analyze the data obtained from the respondents. The result of this research shows that there is a significant relationship between government policy and business growth of Small and Medium Enterprises (SMEs) in South Western Nigeria. These results indicate the need for the Nigeria government to formulate and implement policies that will help ensure the optimal performance and subsequent survival of small scale businesses in the country. It is also important for the various levels of government in the country to embark on the massive infrastructural development. Meanwhile, though the authors limited the study to using only questionnaire as instrument of data collection, the results are in tandem with the findings of this current study in Dekina Local Government Area.

2.1.7. Theoretical framework: Dependency Theory

The dependency theory emerged as a counterargument to the Western Filter Model of development, a school of thought that holds that Africa's traditional way of life and activity is the reason for its backwardness. It adopts a Marxian viewpoint and contends that the emerging "west" and the underdevelopment of the third world are dialectically related. This viewpoint holds that imperialism, with all of its weapons, is the reason behind Africa's backwardness. With Africa serving as the macrocosm and Nigeria as the microcosm, this model satisfactorily explains the African scenario. Even in the face of claims that our leaders greatly exacerbate the issue of underdevelopment via their reckless mismanagement of men and resources, the paradigm remains suitable. It advocates independence from an economic and political perspective. The majority of SMEs make decisions on their own and manage their money independently. According to Cbinweizu (1978), the most important thing Africa needs is this economic freedom. He states: "An integrated African economy that is focused on the political needs of the continent of Africa rather than the interests of the West needs to be established. Anything less than that will make it impossible for us to achieve our goals of cultural and political independence. "The Nigerian economy requires the private sector to be the main driver and to be independent of the state, even though the government must still intervene in matters of funding and policy.

Dependency theory is the idea that resources (tax, levy, revenue) flow from a "periphery" of Small Scale Enterprises to a "core" of wealthy states (government), enriching the latter at the expense of the former. But then the Small Scale Enterprises depend on the government policies and interventions to grow and flourish while the government depends on Small Scale Enterprises as impetus to bring about economic growth and development. This means that there exist an interdependence or win-win relationships between government interventions programmes and the growth of Small Scale Enterprise. Therefore, this theoretical framework agrees with the findings and hypothesis I of this

research work which established a significant relationship between government intervention programmes and the growth of small scale enterprises in Dekina local government area of Kogi State.

2.2 Research Design

This study adopted cross sectional survey research design because it focuses on the vital facts of diverse people and their beliefs, opinions, attitude, motivations and behaviour towards a phenomenon. Hence, this design is the most appropriate for a study of this nature.

2.3 Area of Study

The area of study for this research work was Dekina Local Government of Kogi State Nigeria.

2.3.1 Brief History of Dekina Local Government Area

Dekina LGA is one of the local government areas in Kogi State with Dekina town as the council headquarters. The LGA forms a federal constituency with Bassa local government area and is currently made up of Three (3) districts (Biraidu, Dekina, and Okura/Egume) and Twelve (12) electoral wards which are under the control of each of the elected councilors in the wards.

According to Idris (1989), Dekina Local Government Area was part of the great former Igala Native Authority. As a result of socio-economic and political restructuring to pave way for faster and more meaningful development, Dekina was carved out as a Local Government Area by the then Kwara State Administration in 1969. Dekina Local Government Area had six Districts then, namely; Dekina, Bassa, Mosum, Gboloko, Biraidu and Okura. Further Geo-political restructuring robbed Dekina LGA of three of her Districts, namely – Bassa, Gboloko and Mosum to become Bassa Local Government leaving Dekina with Dekina, Okura/Egume and Biraidu Districts. Ankpa, boarders the Local Government Area on the east on the west by Ajaokuta, Omala and Ankpa, on the north by Bassa and on the south by Ofu. It is divided into 12 political wards, over 185 villages, 199 settlements with about 148 numbers of public health facilities, numerous private health facilities, 202 schools as well as over 33 markets.

As part of economic development in Dekina Local Government Area, markets were put in place for commercial activities. Agricultural products produced by the local farmers such as cashew nut, yam, maize, cassava, palm oil, palm kernel, beans, millet, guinea corn, bambara nuts, oranges, cassua nuts etc are sold mostly in the local markets. The main markets are located at Anyigba, Dekina, Abocho, Iyale, Adoji, Okura, Agada, Egume, Elubi, Okura Olafia and Others. Dekina L.G.A has immensely contributed to the establishment and development of those markets. The Okuns, Yorubas, Ebiras and people of other states come to some of these markets particularly that of Anyigba and Ejule, and this justifies the reason why the researcher picked interest in studying Dekina Local Government as the target area for this very research work. Because the commercial activities there have aided the living standard of the citizens, as establishment and running of industries form part of economic development of a given area. The Local Government has small scale enterprises in almost all the districts therein. One of the oldest among them is the Sawmill at Okura which is popularly known as 'Okura sawmill; this was where New Nigeria Timber Company Limited was operating since 1958. It started with a loan from the defunct Igala Native Authority, and individuals and firms had shares in it. Dekina LGA was chosen for this study because it is the largest Local Government Aarea in Kogi State with the highest concentration of Small Scale Enterprises.

2.4 Study Population

In this research work, the study population were both registered (formal) and unregistered (informal) small scale business owners operating in Dekina Local Government Area irrespective of their demographic characteristics such as age, gender, educational qualification, marital status and religious affiliation among others including officials of Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) which according to the information gathered from the heads of various associations of SSEs, office of Dekinal Local Government Board of Internal Revenue and SMEDAN officials were projected to be about Two Thousand (2000) SSEs located across the 3 districts and 12 electoral wards of the Local Government respectively. The population distribution for the study covered the following sub-sectors of Small Scale Enterprises in the Local Government Area:

i. Manufacturing: Bakery products, distillery and blending leather products; furniture, soap, perfume, food vendors, provisions, cosmetics and other preparations. Plastic products, printing, publishing, and paper conversion etc.

ii. Service Industry: transportation, tailoring, clearing and forwarding companies, dry-cleaning and general merchants petty trading etc.

iii. Agriculture: Poultry, fish farming, livestock farming, farming etc.

2.5 Sample Size

Based on the pre-survey carried out in the study area, a population of Two Thousand (2000) Small Scale Enterprises concerned was observed as such, Krejcie & Morgan statistical table was used to select the sample size of three hundred and twenty two (322) Small Scale Enterprise (SSEs) operators to represent all other Small Scale operators within the Local Government Area.

2.6 Sampling Techniques

This study adopted purposive and multistage sampling procedures because of the hierarchical structure of natural clusters within the population. Hence, Two (2) wards were randomly selected from each of the districts in Dekina Local Government Area. Meanwhile, Anyigba and Egume wards were selected from Okura/Egume District, Dekina and Iyale wards were selected from Dekina District and Abocho and Emewe wards were selected from Biraidu District respectively to give a total of Six (6) wards in all. The choice of these wards was because they are the business hub of the Local Government.

However, the selection of respondents in the sample for the study was done through the use of multi stage sampling techniques in which Sixty (60) respondents (SSEs operators) were randomly selected each from Three (3) Wards (i.e Abocho, Anyigba and Dekina) because they are areas where SSEs are predominantly located in the LGA and more industrially developed more than the others while Fourty Six (46) respondents were randomly selected each from Three (3) Wards (i.e Egume, Emewe and Iyale) because they were less industrially developed than the others to now give us a total of Three Hundred and Eighteen (318) respondents and then in-depth interview was conducted with four (4) officials of Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) purposively selected from their North Central Zonal office, in order to have an in-depth information on some of the issues raised in the questionnaires to give a total of Three Hundred and Twenty Two (322) respondents respectively in all.

2.7 Methods of Data Collection

In this study, the researcher adopted both quantitative (Questionnaire) and qualitative (Interview) methods in the collection of data. However, while the questionnaire was the major instrument, the in-depth interview complemented it. The questionnaire was divided into two parts. The first part was designed to obtain background information about the respondents, while the second part focused on the substantive concerns of the study. The questionnaire consisted of both open and close ended questions and items in line with the research questions and objectives. The in-depth interview elicited information from the officials of SMEDAN purposively selected for the study who were adjudged to have relevant knowledge of what was been studied. This was meant to provide in-depth knowledge on the impact of government interventions on the growth of small scale enterprises in the local government.

To ensure uniformity in interpretation of concepts and recording of responses, the questionnaire was administered on face-to-face interaction with all the respondents. For this purpose, field assistants was recruited and trained on the objectives and methods of the study. The interview was conducted by the researcher himself with the aid of two research assistants who acted as note-takers.

2.8 Method of Data Analysis

The method used in analyzing collected data was simple percentage presenting in tabular and pie chart forms, because it gives a clearer understanding, enhances and clarifies the data collected from the field. It was done by using frequency count of each response to the questions and percentages discerned. The response to the questionnaire were coded and studied for proper interpretation and general discussion. The hypotheses of the study were tested using Linear Regression Analysis and Pearson Chi-square with the aid of Statistical Package for Social Sciences (SPSS).

2.9 Data Presentation and Analysis

A total of three hundred and twenty two (322) copies of questionnaires were distributed to the respondents by the researcher and the field assistant out of which a total of three hundred (300) copies were filled, returned and used. While Twenty Two (22) copies were not returned because some of the them (respondents) considered the filling of the questionnaire an indirect assessment for tax purposes while others claimed they had either no time or have misplaced the instrument.

The questionnaire return rate was 93% while 7% were not returned. As a result, the analysis is based on the Three hundred (300) completed questionnaires retrieved and the findings from the In-depth interviews. These we believe are adequate and significant for the statistical manipulation involved in the study.

Socio-Demographic Characteristics of Respondents
Table 1: Sex Distribution of the respondents (Note: N= 300)

Sex	Frequency	Percentage (%)
Male	137	46
Female	163	54
Age (in years)	**Frequency**	**Percentage (%)**
18 and below	42	14
19-30	81	27
31-40	98	33
41-50	34	11
51-60	24	8

61 and above	21	7
Marital Status	**Frequency**	**Percentage (%)**
Single	98	33
Married	107	35
Divorced	23	8
Separated	56	19
Widow/Widower	16	5
Educational Qualifications	**Frequency**	**Percentage (%)**
Non Formal Education	11	4
FSLC	32	11
SSCE	97	32
OND	94	31
Graduate	66	22
Type of Activity/Nature of Enterprises	**Frequency**	**Percentage (%)**
Manufacturing	114	38
Agricultural	108	36
Services	78	26
Type of Business Ownership	**Frequency**	**Percentage (%)**
Sole Proprietorship	187	62
Partnership	62	21
Cooperative	51	17

Source: Field Survey, 2023

Table 1 shows that 137 representing 46% of the respondents were male while 163 representing 54% of the respondents were female. This implies that majority of the small scale enterprise operators in Dekina Local Government Area were female. This is simply because most women in the study area prefer to be independent houses wives and not to depend on their husbands among others for their daily needs, instead, they involve themselves in small business ventures as their source of income.

Table 1 also reveals that 42 representing 14% of the respondents fell within the age of 18 years and below, 81 representing 27% of the respondents were within the age of 19-30 years, 98 representing 33% of the respondents were within the range of 31-40 years, 34 representing 11% of the respondents were within the range of 41-50 years, while 24 representing 8% of the respondents fell within the range of 51-60 year, whereas 21 representing 7% of the respondents were within the range of 61 years and above. The higher percentage of the respondents who fell within the age of 31- 40 years signifies that majority of the small scale enterprise operators in the study area were within the working population of the labour force who prefer to be self employed by starting small businesses and yearn to be self-employed rather than roaming around the street looking for white collar job.

Table 1 above shows that 98 representing 33% of the respondents were single, 107 representing 35% of the respondents were married, 23 representing 8% of the respondents were divorced, 56 representing 19% of the respondents were separated from their spouses while the remaining 16 representing 5% of the respondents lost their spouses to death. This signifies that majority of the operators of small scale enterprises in Dekina Local Government Area were married to their spouses. And this can be interpreted to mean that the married respondents were more responsible and engaged in businesses more than the singles.

Table 1 also reveals that 11 representing 4% of the respondents were not lettered, 32 representing 11% of the respondents holds first school leaving certificates, 97 representing 32% of the respondents holds secondary school certificates, while 94 representing 31% of the respondents holds ordinary

national diploma certificates whereas 66 representing 22% of the respondents were graduates of various higher institutions of learning. This implies that majority of the operators of small scale enterprises in the study area acquired only secondary school certificates whom out of the small business they manage hope to sponsor themselves to higher institutions of learning. While the graduates category of the small business owners were not of a reasonable percent because majority of the graduates in the study area prefer migrating to urban areas in search of white collar jobs rather than starting small scale business to become employers of labour eventually.

Table 1 equally shows that 114 representing 38% of the respondents were into the business of manufacturing related goods, 108 representing 36% of the respondents were in agricultural industries while the remaining 78 representing 26% of the respondents were into rendering services.

This implies that majority of the small scale enterprise in Dekina LGA were in the business of manufacturing related goods such as sales of provisions, cosmetics and clothing among others.

Table 1 shows that 187 representing 62% of the respondents were the sole owners of their businesses, 62 representing 21% of the respondents were partnering with others in the ownership of the business enterprises while the remaining 51 representing 17% of the respondents were people who cooperated to own a business enterprise. This implies that majority of the business enterprises in Dekina LGA were solely owned and managed by individuals.

Figure 1: What do you think are the challenges facing your business operations? (Note: N=300).

Challenges facing small scale enterprise operators in Dekina LGA
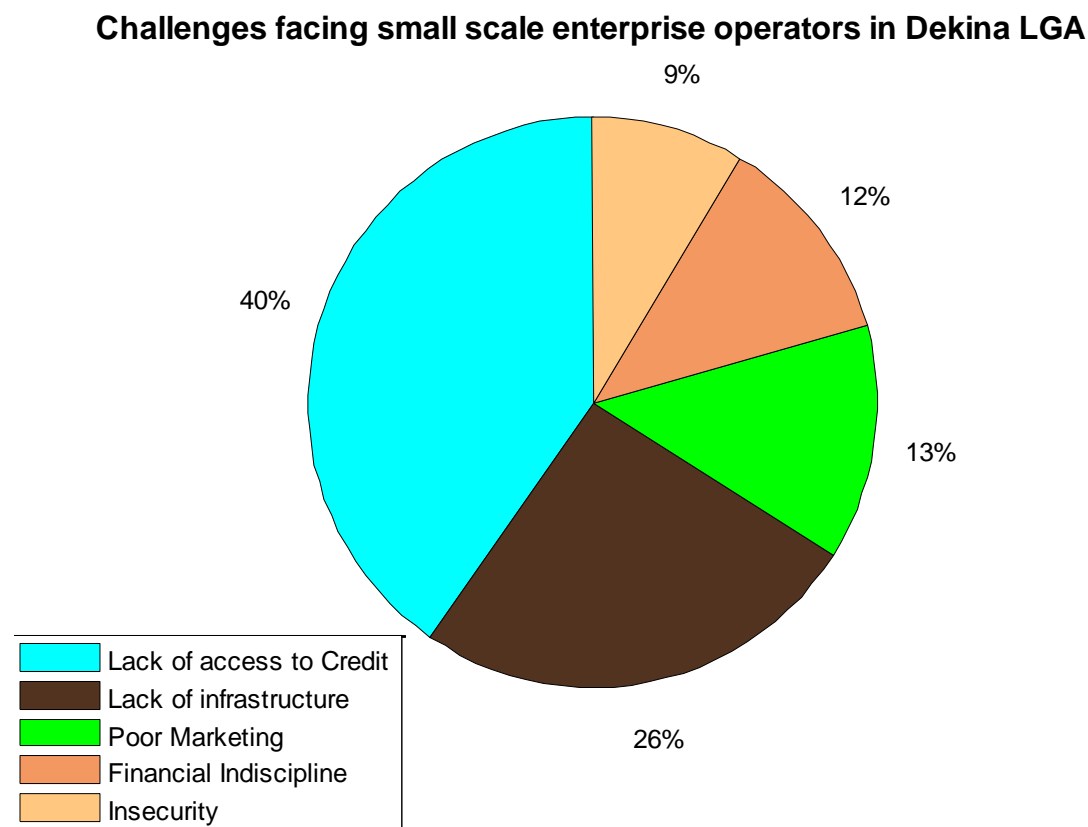
Source: Field Survey, 2023

Figure 1 shows that 121 representing 49% of the respondents indicated lack of access to credit facilities, 77 representing 26% of the respondents indicated poor marketing, 40 representing 13% of the respondents mentioned lack of infrastructural facilities, 36 representing 12% of the respondents mentioned financial indiscipline and while the remaining 26 representing 9% of the respondents indicated insecurity as factors militating against the growth of small scale enterprises. This implies

that the major challenge faced by the operators of small scale enterprises in the study area was lack of access to credit facilities such as loans and grants among others to revamp their business enterprises. When the respondents were asked in the interview to specify other challenges they encounter which was not mentioned in the instrument:

> "The challenges we normally encounter are disturbance from local government revenue officers, high levy, bad government policies, inconsistence power supplies, bad road networks and lack of awareness to government intervention funds and viable capital/finance to keep the business alive" **(IDI/F/37years/F/43years/M/40years/M/34years/2023).**

Table 2: Ways to overcome the Challenges

Ways to Overcome The Challenges	Frequency	Percentage (%)
Provide access to capital/finance	95	32
Build accessible roads	61	20
Provide constant power supply	74	25
Reduce the tax rate and levy	36	12
Provide security	34	11

Source: Field Survey, 2023

Going by the table 2 also, majority of the respondents which was 95 representing 32% of them were of the views that the challenges can be overcome by providing capital/finance through accessible credit facilities for them. However, 61 representing 20% of the respondents indicated that the government to construct good road networks to ease the distribution of goods from one place to another, 74 representing 25% of the respondents were of the opinion that provision of constant power supply is the answer, while 36 representing 12% of the respondents opinionated that reduction of tax rate and high levy is the solution whereas, the remaining 34 representing 11% of the respondents see the solution in the provision adequate security to ensure free flow of goods distribution. The findings from the in-depth interviews were almost the same results from the questionnaire, though slightly different from that of the questionnaire.

According to the respondents:

> "There is need for government to reduce the price of petroleum which will induce the cost of materials in the market so that it would be affordable for the market to flow well. The removal of fuel subsidies by the current administration of Nigerian President Bola Ahmed Tinubu has worsen our businesses. Customers can no longer afford to buy goods due to its continuous increase in prices. So there is need for government to regulate the prices of commodities as well" **(IDI/F/35years/F/43years/M/41years/M/38years/2023)**

Awareness of Government Interventions by Small Scale Enterprises Operators

Table 3: Have you heard about any government intervention program on the growth of small scale enterprises? (N = 300)

Do you Know of Any	Frequency	Percentage (%)
Yes	179	60
No	70	23
I Don't know	51	17
Source of Information	**Frequency**	**Percentage (%)**

Newspaper	27	9
Radio	26	9
Television	72	24
Social media	81	27
Family and friends	94	31

Source: Field Survey, 2023

Table 3 shows that 179 representing 60% of the respondents revealed that they have heard of some government intervention programmes, while 70 representing 23% of the respondents revealed that they have not heard of anyone before, whereas 51 representing 17% of the respondents claimed that they don't even know whether any of such programmes ever exist of not. This implies that majority of the operators of small scale business enterprises in the study area were aware of the existence of government intervention programmes.

Table 3 also shows that 27 representing 9% of the respondents admitted newspaper as their source of information, 26 representing 9% of the respondents indicated radio as their source of information, 72 representing 24% of the respondents claimed television as their source of getting information, while 81 representing 27% of the respondents indicated that social media such as facebook, whatsapp, twitter among others were their sources of information, whereas the majority of the respondents admitted that they were informed about the intervention through their friends and relatives.

Figure 2: What are the nature of the interventions that you know? N= 300
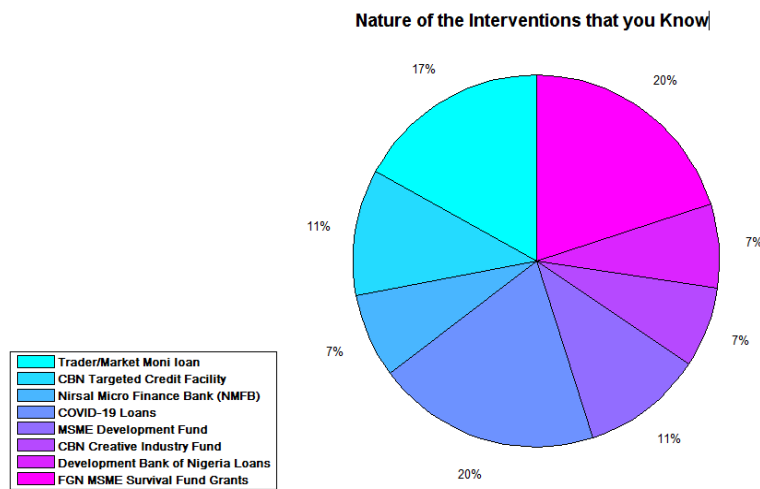
Source: Field Survey, 2023

Figure 2 above shows that 51 representing 17% of the respondents indicated that they were only aware of the Trader Moni and Market Moni loan programs, 33 representing 11% of the respondents admitted that they only knew about the Central Bank of Nigeria Targeted Credit Facility, 22 representing 7% of the respondents revealed that only knew about Nirsal Microfinance bank loan for SMEs, 59 representing 20% of the respondents indicated that they were only aware of the COVID-19 loan which was meant to cushion the effects of Coronavirus pandemic on business enterprises, 32 representing 11% of the respondents admitted that they only knew of Micro Small and Medium Enterprises Development Fund, 21 representing 7% of the respondents indicated that they only knew about the CBN Creative Industry Fund, while 22 representing 7% of the respondents also admitted that they only knew about Development Bank of Nigeria Loan programme, whereas majority of the

operators of small scale enterprises in the study area claimed that they are only aware of the Federal Government of Nigeria COVID 19 Survival Fund Pay Role Support programme for some employees of companies which is currently ongoing as the time of compiling this research report. The findings from the in-depth interviews were not that different from the results on the questionnaire above but some interviewees mentioned Guarantee Off take grant programme for business enterprises affected by coronavirus pandemic in which Federal government of Nigeria is giving one time fifty thousands naira grant (N50, 000) to employers and Thirty Thousand Naira (N30, 000) each to Ten (10) registered employees for 3 months in the Pay Role Support Programme which was ongoing as at the time of compiling this research report.

Accessibilty and Relevance of Government Interventions to the Growth of Small Scale Enterprises in Dekina LGA

Table 4: How accessible are the interventions programmes by you? N = 300

Accessibility of the Interventions	Frequency	Percentage (%)
Accessible	72	24
Very Accessible	48	16
Inaccessible	99	33
Very Inaccessible	81	27

Source: Field Survey, 2023

Table 4 reveals that 72 representing 24% of the respondents admitted that the intervention programmes were accessible to them perhaps they know their way out for getting the facility, 48 representing 16% of the respondents revealed that the intervention programmes were very accessible to them perhaps they were well informed and in possession of the requirements for accessing the interventions, 99 representing 33% of the respondents claimed that the interventions were not accessible to them while the remaining 81 representing 27% of the respondents indicated that the interventions were very inaccessible perhaps they lack the requirements. This implies that majority of the operators of small scale business enterprises in the study area were aware of the existence of the government intervention programmes but could not access it probably because they were ignorant of what it takes to access it.

Table 5: How relevant do you think are Government Interventions to the growth of your business? (N = 300)

Relevance of the Interventions	Frequency	Percentage
Relevant	72	24
Very Relevant	40	13
Irrelevant	101	34
Very Irrelevant	87	29

Source: Field Survey, 2023

Table 5 above shows that 72 representing 24% of the respondents indicated that the intervention programmes were relevant to their business enterprises, 40 representing 13% of the respondents admitted that the intervention programmes were very relevant to them simply because they have access to them, while 101 representing 34% of the respondents claimed that the intervention programmes were irrelevant to their business enterprises whereas the remaining 87 representing 29% of the respondents claimed that the intervention programmes were very irrelevant to them. These

findings imply that the majority of the operators of small scale business enterprises see government intervention programmes as irrelevant simply because they were inaccessible to them.

Table 6: Do you see any relationship between the goals of the interventions and the growth of your business? N= 300

Is there Any Relationship	Frequency	Percentage (%)
Yes	201	67
No	88	29
I Don't know	11	4

Source: Field Survey, 2023

Table 6 shows that 201 representing 67% of the respondents admitted that they is a positive relationship between the goals of the interventions and the growth of small scale enterprises, while 88 representing 29% of the respondents indicated that there is no relationship whatsoever between the goals of the interventions and the growth of small scale enterprises, whereas the remaining 11 representing 4% of the respondents claimed that they don't even know whether they exist a relationship between the duo. Going by the majority of the respondents who admitted in affirmation, there is really a positive relationship between the goals of the interventions programmes and the growth of small scale enterprises in the study area. The major reasons for the positive relationship between the goals of the interventions and the growth of small scale business enterprises as submitted by the respondents were it makes them to expand their business tentacles by acquiring more goods and expanding their business to others areas of operations while possibly employ sales representatives.

Table 7: Is there any justification between the government intervention programmes and the development of Dekina LGA?

Is there Any Justification	Frequency	Percentage (%)
Yes	89	30
No	197	65
I Don't know	14	5
Total	**300**	**100**

Source: Field Survey, 2023

Table 7 reveals that 89 representing 30% of the respondents claimed that they was no justification between the government intervention programmes and the development of Dekina Local Government Area, while the majority of the respondents i.e 197 (65%) who claimed that they was no justification whatsoever between the government intervention programmes and the development of the study area signifies that the current level of development index in Dekina Local Government Area from the perspective of the small scale business enterprises were out of self help

Induced and not as a result of the intervention programmes. However, the remaining 14 representing 5% of the respondents claimed that they don't even know whether they exist any justification or not between the government interventions and the development of the study area, simply because the interventions were inaccessible to them.

Factors Affecting the Accessibility of Government Intervention Programmes by Small Scale Enterprise Operators in Dekina LGA

Table 8: Do you think that corruption is a factor affecting the accessibility of government intervention programme by SSE operators in Dekina LGA? N=300

Corruption is a challenge	Frequency	Percentage (%)
Yes	211	70
No	76	25
I Don't know	13	5
Political Interference	**Frequency**	**Percentage**
Yes	120	40
No	93	31
I Don't know	87	29
Administrative obstacle	**Frequency**	**Percentage**
Yes	115	38
No	99	33
I Don't know	86	29

Source: Field Survey, 2023

Table 8 above shows that 211 representing 70% of the respondents indicated that corruption is a factor militating against the accessibility of the interventions by the operators of small scale enterprises, while 76 representing 25% of the respondents claimed corruption has nothing to do with the accessibility of the interventions by the SSEs operators whereas, 13 representing 5% of the respondents admitted that they can't tell whether or not corruption is a factor affecting the accessibility. This implies that going by the majority of the respondents who indicated in affirmation, corruption is a real challenge affecting the accessibility of the interventions.

Table 8 shows that 120 representing 40% of the respondents mentioned that political interference is a factor affecting the accessibility of the interventions, while 93 representing 31% of the respondents admitted that political interference has nothing to do with accessibility of the interventions whereas the remaining 87 representing 29% of the respondents indicated that they don't have any idea on whether political interference is a factor or not. This signifies that political interference is a real factor affecting the accessibility of the interventions.

The findings from the in-depth interviews threw more light on the results from the questionnaire above as the interviewees explained thus:

> "After an intervention programme is been introduced, before you know the whole process of accessibility would be politicized, that is, the beneficiaries would be selected or handpicked based on the political party affiliation in power. If you don't belong to the ruling political party your application will not be processed. Again, we don't have direct access to some of these interventions, some officials will ask for commission after helping you to secure a loan or any fund from government. One even asked me to agree on 50/50 basis before he could help me access the federal Government COVID-19 loan then. So these are the challenges we face in accessing government interventions"
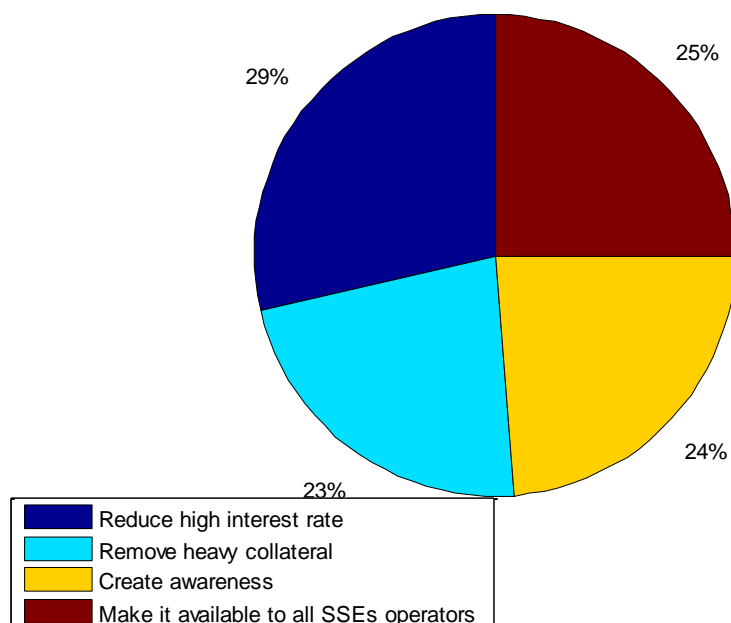> **(IDI/M/38years/F/43years/M/42years/M/36years/2023)**

Table 7 above reveals that 115 representing 38% of the respondents indicated that administrative bottlenecks is a factor affecting the accessibility of government intervention programmes by the operators of small scale enterprises, 99 representing 33% of the respondents claimed that administrative obstacle is not a factor affecting the accessibility of the interventions, while the remaining 86 representing 29% of the respondents claimed that they don't have any idea on whether

or not administrative obstacle is a factor. This implies that majority of the operators of small scale business enterprises in Dekina LGA could not access the interventions as a result of administrative bottlenecks. The findings of the interview revealed other factors affecting the accessibility of the intervention such as the inability of the business owners to register their business enterprises with Corporate Affairs Commission (CAC) as some of the interventions require the registration documents to access, lack of awareness of the interventions and heavy collateral among others were the factors affecting the accessibility of the interventions according to the respondents.

Figure 3: What do you think can be done to overcome the challenges and make the intervention programmes more accessible to you? N=300

Strategies Adopted to Overcome the Challenges of Accessibility by SSEs Operators

Legend:
- Reduce high interest rate
- Remove heavy collateral
- Create awareness
- Make it available to all SSEs operators

Source: Field Survey, 2023

Figure 3 shows that 86 representing 28% of the respondents see the solution to the inaccessibility of the interventions in reducing the high interest rate of the interventions, 68 representing 23% admitted the removal of heavy collateral as the only way to improve on the accessibility of the interventions, 71 representing 24% of the respondents indicated that if there is an enlightenment or awareness programme then the interventions would be more accessible because you can't access what you know nothing about, while the remaining 75 representing 25% of the respondents admitted that they should make the interventions for all categories of entrepreneurs for the accessibility to be improved upon. This implies that majority of the operators of small scale enterprises in Dekina LGA were interested more above other thing in reducing the interest rate of the interventions for them to access it simply because they are profit oriented, and so high interest rate would affect their profit and they believe that it's better to leave the interventions if it would affect their returns. The findings from the interview were the same with that of the questionnaire.

2.10 Testing of Hypotheses

In analyzing the two (2) hypotheses stated earlier, Multiple Linear Regression (MLR) aided by Statistical Package for Social Sciences (SPSS) was used to test hypothesis two, while Pearson Chi

Square was used in testing hypothesis one to determine the extent to which one research variable affects the other and in testing the significance of the correlation or the relationship between the variables in the study. Below are the analysis and the testing of the hypothesis formulated to answer the research questions asked to guide the study.

Hypothesis I

Ho: There is no significant relationship between government intervention and the growth of small scale enterprises in Dekina LGA.

H$_I$: There is a significant relationship between government intervention and the growth of small scale enterprises in Dekina LGA.

The goal is to find out the relationship between government intervention programmes and the growth of small scale enterprises in Dekina Local Government Area, Kogi State. Based on the outcome of the question in the questionnaire administered to test hypothesis one, Pearson Chi-Square was employed using Statistical Package for Social Science (SPSS). The result below emerged.

Table 9: Cross tabulation of Chi-Square tests of the relationship between government interventions and the growth of small scale enterprises in Dekina Local Government Area

	Value	Df	p-value
Pearson Chi-Square	434.929	16	0.000
Likelihood Ratio	396.612	16	0.000
Linear-by-Linear Association	241.658	2	0.000
N of Valid Cases	300		

a. 14 cells (56.0%) have expected count less than 5. The minimum expected count is .09.

Is there Any Relationship	Frequency	Percentage (%)
Yes	201	67
No	88	29
I Don't know	11	4

Researchers' SPSS Computation, 2023

The result of hypothesis I which states that there is no significant relationship between government intervention programmes and the growth of small scale enterprises in Dekina LGA was presented in the table above. The chi-square result 434.929 at (p= 0.00<0.05 level of significance and 16 df) is not significant. Therefore the null hypothesis is rejected while the alternative hypothesis accepted. Hence, **there is a significant relationship between government intervention programmes and the growth of small scale enterprises in Dekina Local Government Area of Kogi State.**

Hypothesis II

Ho: Corruption, political interference and administrative obstacle are factors affecting the accessibility of government interventions by SSE operators in Dekina LGA.

H$_I$: Corruption, political interference and administrative obstacle are factors affecting the accessibility of government interventions by SSE operators in Dekina LGA.

The goal is to analyze the factors affecting the accessibility of government interventions by the operators of small scale business enterprises in Dekina Local Government Area, Kogi State. Based on the outcome of question the in the questionnaire administered to test hypothesis II, Multi Linear Regression was employed using Statistical Packages for Social Sciences (SPSS). The result below emerged.

Table 10: Summary of multiple linear regression result on the knowledge of factors affecting the accessibility of government intervention programmes by SSE operators

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	β	Std. Error	Beta		
(Constant)	42.625	2.541		8.251	0.000
Corruption	2.638	1.524	0.251	2.418	0.000
political interference	3.418	1.824	0.249	2.934	0.005
Administrative obstacle	3.682	1.632	0.292	2.728	0.001

R = 0.358
R^2 =0.617^a
Std. Error of the Estimate = 5.50016
F = 4.258
P = 0.001^b

As presented in table 10, the R^2 of 0.617 shows that a combination of factors such as Corruption, political interference and administrative obstacle contributes about 61.7% to the factors affecting the accessibility of government interventions by SSE operators in Dekina LGA. Thus, the rest 38.3% can be explained by other factors not included in this research work. The stated hypothesis is therefore rejected. This indicates that **corruption, political interference and administrative obstacle are factors affecting the accessibility of government intervention programmes by SSE operators in Dekina Local Government Area of Kogi State.**

2.11 Discussion of Findings

The study was evaluated through the use of structured questionnaire and in-depth interview with questions directed towards investigating the impact of government intervention programmes on small scale enterprises in Dekina Local Government Area. As a result of the fact that the study involved testing the relationships between many variables, Pearson Chi square and Multiple Linear Regression (MLR) was employed in the testing of hypothesis I and II with the aid of Statistical Package for Social Sciences (SPSS) in the analysis to ensure accuracy and eliminate mistake arising from manual computations.

Hypothesis I was tested with Pearson Chi-square and the result showed that there is a significant relationship between government interventions and the growth of small scale business enterprises in Dekina L.G.A. The findings further revealed that the major reasons for the positive relationship between the goals of the interventions and the growth of small scale business enterprises as submitted by the respondents. This is true because it expands their business tentacles by acquiring more goods, engaging more third parties in the chain of goods, and extending their business to other areas of operations while possibly employing more sale representatives, generate more income for themselves, generate more revenue for the government through payment of levies and taxes, and as well

improving their standard of living among others. These findings are in agreement with the submission of Jibrilla (2013), Alabi et al., (2019) and Eze et al, (2016) among others who found out that there is a significant positive relationship between government interventions and the growth of SSEs, postulated that helping small scale businesses to start and thrive is a win-win situation for the government and the operators of the small scale enterprises.

Hypothesis II was tested with Multiple Linear Regression and the results validated the alternative hypothesis which proposed that corruption, political interference and administrative obstacle are the factors affecting the accessibility of government intervention programmes by SSE operators in Dekina L.G.A. The findings of this study are also in agreement with submissions of scholars such as Mathew and Celestine (2019), Evbuomwan et al., (2013) and Babatunde (2019) among others who opined that the effectiveness and accessibility of the government interventions have been hampered by a lot of challenges in which foremost among these is corruption in its many different forms such as political interference which manifests itself in the form of top-down contract fraud. Politicians and civil servants routinely use briefcase companies to hijack lucrative contracts and direct them to their political allies, friends, and family members. At the retail level, bureaucratic obstacles and convoluted processes create opportunities for toll-taking, a type of corruption in which mid-to-low-level officials demand bribes in exchange for performing routine duties such as processing paperwork or issuing permits. Reported that "Many of our members are crying," commented one chamber of commerce representative, who further noted that the members are unable to afford the huge up-front costs (documentation, bribes, fees, tax payments, collateral, and interest) needed to access government MSME programs. Because this toll-taking is not centrally coordinated, it adds up quickly and can easily negate any benefit a small business operator might gain from participating in a government program.

On the relevance of government interventions to the growth of Small Scale Enterprises in Dekina LGA, the majority of the respondents 99 representing 33% to 101 representing 34% indicated that the government intervention programmes were inaccessible and therefore irrelevant to their business enterprises. This finding is however valid and in agreement with the position of World Bank Survey (2010) on Nigeria's firms showed that although 85 percent of the firms had relationships with banks, not all of them had access to external credit. According to World Bank on Nigeria Firm Survey (2010), the larger a firm, the more likely it is to have access to external sources of credit. Almost 100 percent of firms with more than 250 employees have access to credit compared to only 52 percent of small enterprises and 80 percent of small firms. This means that if you are operating a small scale business enterprises, then your chance of benefitting from the interventions may be very low. On the reasons why the intervention programmes were inaccessible and therefore irrelevant to small scale enterprises, the respondents revealed that high interest rate, heavy collateral, political interference, lack of awareness, administrative bottlenecks and corruption among others were the major reasons why the intervention were inaccessible and not relevant to them.

The study also revealed the challenges facing operators of small scale business enterprises in Dekina Local Government Area as majority of the respondents 121 representing 40% of the respondents indicated lack of access to credit facilities such as loans and grants, which are part of the interventions. This can be interpreted to mean that the operators may lack the awareness on the existence of the interventions and may also lack the requirements to access the intervention particularly credit facilities. Major challenge faced by the operators of small scale enterprises in the study area was lack of access to credit facilities such as loans and grants among others to revamp their business enterprises.

When the respondents were asked to specify other challenges they encounter which was not mentioned in the instrument, they indicated factors such as disturbance from local government revenue officers, high tariff, bad government policies, inconsistent power supplies, financial

indiscipline, bad road networks and lack of awareness and viable capital/finance to keep the business alive were the challenges facing the operators of small scale business enterprises in Dekina Local Government Area. These findings supported the viewpoints of scholars such as Fayomi (2012), Mawoli & Aliyu (2010), Ogujiuba (2004) and Olorunshola (2001) among others who posited that the dearth of finance is a serious problem faced by small-business owners. They further stressed that small scale enterprise owners find it difficult to raise funds for investment from the financial markets. However, when banks decide to grant them credit, it is usually at a high interest rate. Hence, the reason for the lack of access to credit facilities from the interventions. The scholars further stressed on the financial indiscipline that most small scale business operators deliberately divert loans obtained for project support to ostentatious expenditure. Some do not divert, but refuse to pay back as at when due, the interest and the principal, because of the misconceived notion of sharing the so-called national cake.

2.12 Conclusion and Recommendations

In light of the findings of the study, it was concluded that the majority of SSEs operators do not know that such government intervention programmes exist in their area and those who were even aware could not access the interventions due to administrative bottlenecks, socio-cultural and political factors among others. Therefore, the following recommendations are made:

i.   Majority of the responding SSEs operators strongly expressed as very important, the need to be granted more assistance or facilities. These include finance, training, easy access to market, improved machinery, improved public utilities, and improved security. Improved transport facilities and other technical support were also stressed. As a result, there is need to grant them these requests.

ii.   The study found that micro credit institutions, government agencies, etc are yet to play the expected leading roles in providing start-up funds for SSEs operators. More work is required on the part of all the stakeholders to improve the situation.

iii.   Awareness creation and sensitization: About 75% of small scale enterprises operators are not aware of the existence of government interventions in the area. As a result, concerted efforts should be made in the areas of awareness creation so that operators should be aware of the programme in order for the purpose of setting up the scheme not to be defeated.

iv.   Provision of electricity: Concerted efforts need to be made to provide adequate and constant electricity for use by the enterprises. If the Power Holdings Company is encouraged, this situation might be improved significantly.

v.   Accessible road: The operations of the SSEs will be greatly enhanced if adequate measures are taken by the government of the federation to improve the roads to a level they could be considered motorable and adequate.

vi.   Many SSEs have the same person as managing director, Admin manager, Accountant, Cashier and Marketing Manager and with no management board on ground. This is wrong and unacceptable to the micro credit institutions because only SSEs that have management boards on ground with good structures can access the funds easily. To this effect, effective measures are required to encourage SSEs to develop more stable organizational structures.

2.13 Limitations of the study

The major limitation of this research work is that the study was limited to using only questionnaire and in-depth interview for data gathering whereas Focus Group Discussion (FGD) would have helped to get more detailed responses from the respondents. Moreover, the quota sampling technique as

adopted in this study may not be the best and most appropriate for a study of this nature. Using probability sampling techniques would have made the findings of this study more generalizable.

2.14 Suggestion for Further Research
In view of the foregoing, the following suggestions were made for further studies:
1. A study on the problems and prospects of monitoring government intervention programmes on the growth of small scale business enterprises should be conducted.
2. A study on the coping strategies for managing business enterprises in a volatile area cannot be overemphasized.

Competing interests
The authors declare that they have no competing interests regarding this research work.

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Authors' contributions
All the authors drafted the manuscript, administered the questionnaire, conducted the interview and analysed the data. All authors read and approved the final manuscript.

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